

EXHIBIT

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Edvin C. Remund
1365 East Harvard Avenue
Salt Lake City, Utah 84105



January 17, 2006

Ms. Betty Reed
State Farm Insurance Companies
Greeley Operations Center
P.O. Box 339609
Greeley, Colorado 80633-9409

Re: Claim Number 44-U337-491

Dear Ms. Reed,

I reference your letter of October 21, 2005 and the "Summary of Flood" related to my claim by your representative as a result of his (Steve Purcell) inspection of September 23, 2005.

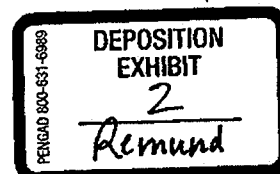
In your letter, referring to my policy # 44-RB-0578-8, you indicate that under IV "Property Not Covered":

- Item 6 as indicated.
- Item 12 as indicated.

Seems to me, Steve Purcell has not properly identified the situation by stating the loss was damage to "Retaining Wall."

The following definitions from the library of U of U "Science and Engineering" section clearly indicates that the damage was not to "Retaining Walls." Reference as follows:

- A "Dictionary of Civil Engineering Fourth Edition" by John S. Scott, pages 362 and 363; copy attached.
- "The Civil Engineering Handbook" by W. F. Chen, pages 803 and 804; copy attached.
- "A Dictionary of Environmental and Civil Engineering" by Lou Webster, pages 95 and 200; copy attached.
- "The Wiley Dictionary of Civil Engineering and Construction" by L. F. Webster, pages 111, 224, and 478; copy attached.



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All of the references pertain to my supported conclusion that the damage was not to "Retaining Wall" but to the "Flood Channel," which was built early on in approximately 1926 or later in the waterway known as Red Butte Creek. The "Flood Channel" was built specifically to control direction of "flow" in a "wetted area that the flood occupies at its peak." References pages 111 and 244 of "D"; copy attached. This "Channel or Flood Channel" or "Flood Relief Channel" carried and controlled all peak flows from the early 20's until last year's high flows, when it started to "fail." References page 111 of "A," copy attached; reference page ~~220~~ 244 of "D," copy attached; reference pages 95 and ~~220~~ 220 of "C," copy attached.

These references clearly define "the Flood Channel," "Channel" or "Flood Relief Channel." Furthermore, the definition of "Retaining Walls" are defined in these references following.

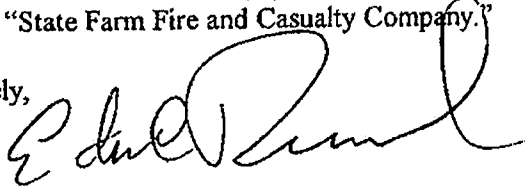
- Reference pages 803 and 804 of "B," copy attached.
- Reference pages 362 and 363 of "A," copy attached.
- Reference pages 478 of "D," copy attached.

"Retaining Walls" are built for the purpose of "retaining earth materials." Not to control "flows" of water as indicated in the referenced books and pages stated above.

Please reconsider your findings as continued damage has been occurring to the "channel" in our abnormal recent warm winter run off conditions since the Purcell inspection. This will continue. As a result, more damage to the structure's foundation is occurring. This condition must be corrected or extensive damage to the structure will occur.

If a reasonable solution and payment cannot be reached, I will be forced to bring legal action against "State Farm Fire and Casualty Company."

Sincerely,



Edvin C. Remund
Policy Holder
1365 East Harvard Avenue
Salt Lake City, Utah 84105

cc: Attachments from indicated references A, B, C and D

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